

Fill in this information to identify the case:

Debtor 1 _____
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: _____ District of _____
Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: _____

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice

New total payment:

\$ _____

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 10.92313 %

New interest rate: 11.25344 %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 _____
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

CS

Signature

Date _____

Print:

First Name Middle Name Last Name

Title _____

Company

Address

Number Street

City State ZIP Code

Contact phone _____

Email _____

SN SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

ROBIN L BRADLEY
4079 CALAVERA DR
FLORISSANT MO 63033

January 17, 2019

RE: Loan Number: [REDACTED]

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on March 1, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on March 1, 2019, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	10.92313%	11.25344%
Total Monthly Payment	\$2,018.42	\$2,045.92 (due April 1, 2019)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the WSJ 6 Month LIBOR and your margin is 8.40%. The WSJ 6 Month LIBOR index is published Daily in The Wall Street Journal.

Rate Limits: Your rate cannot go higher than 16.40%, or lower than 8.40% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the WSJ 6 Month LIBOR index, your margin, your loan balance of \$123,777.55, and your remaining loan term of 216 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Clayton Simmons
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2789

***If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 04/01/2019.**

****The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the Notice of Payment Change was sent via U.S. first class mail on this 21st day of January, 2019, to the following non-ECF parties:

Robin Bradley
4079 Calavera Drive
Florissant, MO 63033

The undersigned certifies that a true and correct copy of the Notice of Payment Change was sent via ECF and U.S. first class mail on this 21st day of January, 2019, to the following parties:

Jack Justin Adams
Adams Law Office
1 Mid Rivers Mall Dr, Ste #200
St. Peters, MO 63376

Diana S. Daugherty
Chapter 13 Trustee
P. O. Box 430908
St. Louis, MO 631 43

/s/ David Noyce
David Noyce 56116MO